



AMERICAN EXCHANGES.

TO LORD ALTHORP.

Bolt-court, 27. Feb., 1834.

MY LORD,

In the *Register* of the 8. of this month, I addressed a letter to your lordship, in which I took the liberty to warn you of the probably approaching destruction of the vile paper-money in America; and, taking the words of my correspondent at NEW YORK, I suggested to you the necessity of your being prepared for such an event. The thing has been marching on; and in the manner that I am now about to show.

The President, who, you will recollect, is a man made for the occasion, is supported by the people; and there the people are every thing. Were it a mere empty clamour on the part of the people; were it a matter they did not understand; were it a question of political parties, of national prejudices; were the people standing by the President for a purpose which they themselves could not clearly define: in that case their support might be deemed precarious or short-lived; but the people well understand the matter; they clearly see how they are robbed by the infamous paper-money. From the following extract of their memorial to the State legislature of NEW YORK, two things are manifest; first, that the people clearly understand the evils of paper-money; and, that they are resolved to get rid of it altogether. They

do not, as your lordship will perceive, complain of "*excessive issues*"; they do not indicate that they should be contented with paper-money exchangeable for gold or silver; they do not talk about convertible or inconvertible paper-money; no silly talk from them about a "*well-regulated paper currency*"; they object to the existence of the accursed thing altogether; they see that it enables crafty idlers to rob the industrious of their earnings; they see that it enables cunning, penniless scoundrels to take from the farmers the patrimony derived from the industry of ages; and, therefore, as your lordship will see, they call upon their representatives to stifle the monster altogether. I beg you to hear them first, my lord; and then to be pleased to hear me, while I make a few observations on the effects which this movement in America is calculated to produce on our most prodigious and nefarious paper-money.

"That it is with regret and alarm we have witnessed a course of legislation prevailing in this state, destructive of the equal rights of its citizens, depriving industry of its just reward, creating aristocratical distinctions, and thus at war with the republican principles of our Government. We allude in particular to the practice of chartering banks, with the privilege of issuing paper-money, and with other privileges denied to all but the favoured few whom the legislature see fit to indulge at the expense of the many, which has given birth to the most stupendous system of fraud ever permitted in an intelligent community of citizens claiming equal rights; for by it the fruits of industry are wrested from the producer, and given to the idler and the speculator, without the value of an hour's useful labour in return. Its deplorable effects are deeply felt at this very moment: we present the singular and humiliating spectacle of a community rich in all that constitutes true wealth, yet on the verge

" of moneyed bankruptcy, which has
 " not been brought on us by any
 " national or domestic calamity, the
 " loss of a market or the failure of
 " crops, but solely by our iniquitous
 " and absurd money system.

" Before entering upon the injustice
 " and impolicy of the paper-money and
 " banking system of this state, we re-
 " quest the attention of our representa-
 " tives to the following extracts from
 " the constitution of the United States :

" The 5th paragraph, section 8, ar-
 " ticle 1, declares that Congress shall
 " have power '*to coin money, regulate*
 " '*the value thereof, and of foreign*
 " '*coin, and fix the standard of weights*
 " '*and measures.*' The first paragraph,
 " section 10, same article, decrees, 'No
 " 'state shall enter into any treaty,
 " 'alliance, or confederation; grant
 " 'letters of marque and reprisal; coin
 " 'money; emit bills of credit; make
 " 'any thing but gold and silver coin a
 " 'tender in payment of debts; or law
 " 'impairing the obligation of con-
 " 'tracts.'

" Nothing can be plainer than these
 " provisions of the constitution, giving
 " Congress power to coin money and
 " regulate its value, forbidding the
 " states to emit bills of credit, or to make
 " any thing but gold and silver a legal
 " tender. This was a foundation for
 " the circulating medium of the country
 " that our revolutionary fathers rightly
 " supposed would give a solid basis for
 " exchanges and contracts in the com-
 " munity, particularly when they forti-
 " fied it still further, by declaring that
 " no state should pass any law impairing
 " the obligation of contracts.

" These honest and wholesome gua-
 " rantees for maintaining a sound cur-
 " rency (with the exception of coining)
 " have been more or less violated by
 " the State of New York for the last
 " forty-two years. In 1791, the first
 " bank was chartered—the first of those
 " SEVENTY-ONE institutions in this state,
 " which, under its authority and patron-
 " age, '*emit bills of credit,*' issue paper-
 " money, and, instead of Congress,
 " '*regulate the currency of this state,*
 " '*by contracting or expanding issues,*

" thus raising or lowering the value of
 " money, and by that operation '*im-*
 " '*pairing the obligation of contracts.*'

" With this simple statement of the
 " case—a statement that cannot be
 " contradicted—we might call upon a
 " patriotic republican legislature to
 " commence the work of restoring the
 " people their constitutional currency,
 " by a speedy repeal of the charters of
 " those paper-money institutions, and
 " withdrawal of their notes from circu-
 " lation."

Now, my lord, this is not mincing
 the matter; this is stated to be the na-
 tural and inevitable evil of paper-money,
 and calling for a law to put it down alto-
 gether. This, however, is here demanded
 only by persons in the State of New
 YORK. That is the greatest state in
 the Union, by far; equal, I believe, to
 any two others, in extent of commerce,
 and particularly of foreign commerce.
 The exact state of the people's minds,
 taking an average of the whole of the
 Union, I cannot pretend to describe;
 but, my belief is, that this is only a
 specimen of the sentiments of what
 may be called the whole of the people
 of that country. However, it is on the
 measures of the President and the Con-
 gress, and, particularly of the President,
 in this case, that very much must de-
 pend. In the first place, will the Presi-
 dent remain firm to his resolution to do
 all that he can to destroy the paper-
 money? And, in the next place, will
 the people stand firmly by the Presi-
 dent? We are always prone to believe
 that that will be, which we wish to be;
 and, therefore, as I so very anxiously
 wish that both these may be, my opinion
 with regard to the event, may, perhaps,
 be wrong; but I do verily believe, that
 the President will firmly stand by his
 resolution; and that the people will
 stand by the President.

The next thing to be considered is,
 the consequences to us; and particularly
 to your lordship's affairs, if I be right
 in this opinion. Never mind, my lord,
 what ROTHSCHILD says, or any thing
 that you hear from the shop of that
 famous fund-dealer, LOUIS-PHILIPPE.
 These people know nothing beyond

mere stock-jobbing; nor do any of our native money-mongers know more than they. I beg your lordship to take that view of the matter, which is pointed out by your own sound understanding, and to reject the gabble of these creatures, who would gamble in stock as long as the certificates would sell for enough to pay for the paper that they are printed on.

The question for your lordship to put to yourself is this: *If the American paper-money be annihilated, can the English paper-money remain?* This is the question. My opinion is decidedly that it cannot, unless it become *assignats*. My opinion is, that if the paper-money in America be annihilated, one of two things must take place here; a destruction of the paper-money, or a legal tender by force, and ROBESPIERRIAN maximum; that is to say, *assignats* of the vilest and lowest description. The first is something very nearly approaching a revolution in this Government; I mean a real radical revolution, but without the destruction of this form of Government; the second would produce a Republican revolution.

Some persons will ask (amongst which persons I have not the rudeness to include your lordship), why such terrible effects should be produced here merely by a change in the currency of America? It is very curious to observe the effects which mere local space has upon our minds. Because America is so far off; because the cockneys and parsons and half-pay officers cannot swing across to it in two or three hours, to spend the money that they get out of the taxes, or that they ought, at any rate, to keep here, to buy mutton and bread and clothes for their wives and children; because "*it is so far off*," nine hundred and ninety-nine thousandths of the people of England, proverbially a near-sighted race, imagine that what is passing there, can never be of much consequence to us. The exchanges with HAMBURG and PARIS, a great many of them, from the mere repetition of the words, believe to be something of importance; but, as to exchanges with America, it seems like talking of exchanges in the moon. They "never

heard talk of such a thing"; and this is very true; and, if they should hear of them now, which I shall presently give your lordship my reasons for believing that they will, the thing will not be the less interesting on account of its novelty.

I need not tell your lordship that this country, in respect to its currency, must, from the very nature of its transactions with foreign states and countries, be affected, in a greater or less degree, by every change from metal to paper, or from paper to metal, which may take place in any foreign country whatsoever. If, for instance, France were totally to destroy all her paper, we must destroy part of ours, because a part of our metal must go to France, unless we destroy paper-money to the amount of that share which France would be entitled to. Now, then, if America destroy her paper-money, she must, and she will, have metal to supply its place; that metal money she must have from foreign countries; and from every foreign country she will draw in the exact proportion to the extent of her commercial transactions with that foreign country; and I need not tell your lordship, that her transactions with this kingdom are greater than with all the rest of the world. It follows, of course, that she must draw very deeply from England; and then we shall see one of two things: *assignats* or an *equitable adjustment*; and your lordship will find something else to amuse you besides the Scotch project of classifying the poor, and shutting them up in separate houses under the superintendence of hirelings appointed by a board of control. But, to go a little beyond conjecture, as to what may take place in America, will your lordship permit me to tell you what has already taken place; in consequence of a long series of contrary winds and of rough weather, the communication with America recently, has not been so rapid as it has been for many years past; but, we have now intelligence up to the last day of January, and we know for a certainty these things: that, every day since the meeting of the Congress, the President's measures and intentions

had become *more and more popular*; that he had a decided majority of the Congress with him; that the House of Representatives is in its last session, previous to a new election; and that the banks were engaged in a desperate struggle against the President, the Congress, and the people. We know, besides, that our *panic* here in 1825 and 1826 was mere child's play to what had already taken place there. But, above all things, we know this, that bills of exchange upon England, which, for many years, had BORNE A PREMIUM OF FROM TEN TO FOURTEEN PER CENT., had not only fallen down to par, but were at TWO PER CENT. DISCOUNT! Hear this, ye Jews! Hear this, ye miserable stock-jobbers! Hear this, ye English usurers, who have sought to get rich, first by grasping masses of the English taxes, the fruit of English labour; and then basely lending those taxes to make canals and railways in America; a thing which you never could have done, had it not been for the accursed paper-money.

But, the usurers will exclaim, "It is *only two per cent.*" Just so, "*only two per cent.*"; but, good usurers, two per cent. is quite sufficient to take away every ounce of gold and silver out of those capacious *vaults* of the Bank, in which such prodigious quantities are deposited. Not one sixpennyworth will be left in those vaults, ten months from this day, if the American paper-money be destroyed, or even, if English bills continue at a discount of two per cent.; for, any man who has money to pay in America, would naturally go to the old *sow* in THREADNEEDLE-STREET, and then take out the money, and send it to America, instead of accepting a bill of exchange for the nominal sum, and thereupon pay a discount of two per cent. for sixty days, at the most. Then let us recollect, that the sums to be paid by this kingdom to that country are enormous; and let us consider, then, what a mere trifling thing the exchanges with Germany, with Holland, or with France are, when compared with America. There is no difficulty in making your lordship perceive the magni-

tude of this thing, but you must make the people perceive it; and, if the movement in America continue, you must call upon the Parliament to protect this country against the consequences; for, as to continuing the present system of one-pound notes in Ireland and Scotland, the Bank of England, and all other banks, liable to be called upon to pay in gold, even with your august legal tender coming into play; to continue this system is utterly impossible.

Perhaps your lordship does not know, and I am sure that not one man out of twenty thousand in England knows, that, for a great many years, America has been one of the great props of our nefarious system here, by feeding us constantly with bullion, drawn from other parts of the world. I have before me MELISH'S description of the United States, in which I find an account of the imports and exports of bullion for the year 1821, the book not coming down to a lower date. I here find, that that country, in that year, scratched together eight millions of dollars from all parts of the world; from Holland (as the *entrepot* of Germany); from France, Spain, Portugal, the Levant, and South America; that they shipped away a part of it in their own concerns to China and elsewhere; but that, three millions one hundred and seventy-one thousand dollars came to the British dominions, over and above any thing that they received from the British dominions. This traffic has been going on from that day to this; and, in proportion to the depreciation of their own paper-money, as compared with ours. In short, we have been receiving, for several years, about five millions of dollars in bullion, clear and net, from the United States; and, if the present change in America make us send ten or fifteen millions of dollars instead of receiving five millions, how will the "*vaults*" of the old devil in THREADNEEDLE-STREET look then? In a word, if President JACKSON destroy the paper-money in America, ours must be destroyed. The beggars of France and of Germany, if they were all to combine to assist us, could not save the

prodigious monster. Mr. JACKSON is not another LOUIS-PHILIPPE, to lend us a prop. By-the-by, how truly I foretold what would be the conduct of this stock-jobbing King, who, when he accepted of the kingship, overcome by his sensitive feelings, fell fainting in the arms of LAFITTE ! I did not like the fainting, I must confess : it was a great deal to see a Bourbon faint from tenderness of feelings : I did not like the fainting of the Bourbon ; I thought it foreboded something that was not quite right ; but, having read " LA FAYETTE," I thought the thing must still be right. But, looking again, and finding that it was really LAFITTE, the loan-jobber, in whose arms the citizen-king had fainted, I at once foretold and proclaimed, as far as I was able to proclaim, that the French people had gained nothing by their revolution ; that they had changed an old capricious tyrant, and an obsolete *noblesse*, for a steady, working, sharp-biting, and always biting, damned aristocracy of money. Thus has it been ; and the French as well as we, are now looking to the United States, to the sensible people, and their wise and just President, for deliverance.

My lord, as I said before, if the opposition of the American people to the infernal paper-system, which oppresses them, were an *unreasoning* opposition, I should think very little of it. They have, sometimes, been very violent and very wrong for a little while ; but, then, the cause was quite of a different character. The question was a fair question of dispute ; and, in time, reason has prevailed over all violence. But, their present opposition is founded in clear reason, elucidated and established in their minds by nearly forty years of ample and most woful experience. The subject is become familiar to the mind of every man in that country : sensible in all things, they have been peculiarly sensible in this. First, they have ascertained with the greatest exactness, the *expenses*, the bare expenses of the several banking establishments in the country. Not to leave room for dispute ; not to bewilder their minds about the

effects of loaning and discounting, they have cast aside every thing relating to the *profits* of banking. They have taken the bare expenses of the banking establishments ; the bare annual cost of the houses, of the paper, the printing, and the labour and time of the persons employed in the horrid trade. This cost, say they, *must be paid for by the people at large* ; cannot come out of the pockets of the banking people ; but must be paid by the people at large ; and then they find that this sum *exceeds the annual sum required for the carrying on of the whole of the civil Government of the United States !*

Stopping here, the grounds of their opposition are solid as the hills. For, what advantage can there possibly arise to the community at large ? The paper-money *creates* nothing, and can *create* nothing. It makes nothing come that is good for any body. It is a mere invention, by Scotchmen, let it be remembered, LAW, BURNET, PATTERSON ; a mere invention by cunning knaves to live in idleness and become rich, at the expense of the honest and industrious.

To this letter I attach, or subjoin, two Lectures, as I call them, which I wrote several years ago, for the instruction of the members of the Mechanics' Institute, who were then in the hands of a set of Scotch humbugs, of the same stamp as those that you have now tinkering upon the poor-laws. The members of the Institute were principally artisans, and I was particularly desirous to make this great matter plain to them ; and, I do not think that it is to insult your lordship to request you to read them now ; the fate of the country is, in some degree, in your hands ; I am perfectly convinced that its fate depends in a great measure upon the measures that shall be adopted as to this matter ; as a native of this country I must feel a great interest in its fate ; and, therefore, I am sure you will not deem it presumption in me, if I request you to read these papers, in which you will see portrayed by anticipation, all that has now taken place in America, and a great deal of that which is likely still to take place.

For reasons similar to those just stated, your lordship will excuse me, if I most earnestly press upon your attention, the little book which I republished last August, a copy of which I did myself the honour to send to your lordship, entitled, "*The curse of Paper-Money; or, a short Account of the Paper-Money and Banking in America,*" If every landholder in England could read that book attentively, or only a tenth part of them, and a tenth part of the farmers and tradesmen, we should not be in our present situation for six months longer. That book, if your lordship read it with attention (and its contents are of a nature to have induced your lordship to do so), must have prepared your mind for that which has now taken place; but, then, that you should have anticipated what has now happened, and have proposed, at the same time, to make Bank of England notes a legal tender, does, I must confess, appear something strange. For, if the President and the people stand firmly to that which they have begun, to a gold and silver currency we must come throughout this kingdom, or to *assignats*, and a thorough rooting-up revolution.

Your lordship has not forgotten "*PEEL'S BILL.*" You remember, I suppose, there was something said about it in the House of Commons in May last; and that Leviathan of mischief is at work still. I was in *Long Island* when that bill was passed. When the news arrived, the merchants at New York fell down across one another, like the trees of a forest in a hurricane. There were thousands of men out of employment at the end of a fortnight. There was actually a project for sending off many thousands to the back woods. If "*PEEL'S BILL,*" passed in London, could produce such terrible effects in the United States, though it did nothing but make a preparation for a part payment in specie; and that, too, at the distance of four years from the time of its passing; if the passing of that bill in England could produce such effects in the United States of America, what is the effect that would be produced in

England by the total abolition of the paper-money in the United States! Why, my lord, it must be evident to every one, that it would put an end to this abominable system of paper-money, which has caused rows of palaces to rise up; which has made gateways to cost seventy-five thousand pounds each; which has stripped the hamlets and beggared the cottages, and which is now employing a gang of Scotch quacks to invent a classification, a dividing, a badging, and a shutting up of the working people. That this truly infernal system may be destroyed by the President and people of America, who will therein merit the grateful thanks of all the virtuous part of mankind, is the anxious prayer of

Your lordship's
most humble,
and most obedient servant,
WM. COBBETT.

TWO LECTURES

FOR THE MECHANICS' INSTITUTE.

LECTURE I.

*On the Injuries inflicted on the People
by means of Paper-Money.*

GENTLEMEN,

1. SOME of you will recollect, that I was present at the CROWN and ANCHOR public-house, when your association was first proposed; that I subscribed five sovereigns towards its establishment; that I expressly declared, that I would never meddle in the management of the affairs of the association; that I related to you how the "*LITERARY FUND,*" instituted by the late Mr. DAVID WILLIAMS for the purpose of giving pecuniary aid to *authors* who had suffered in their circumstances *by writing in favour of public liberty*; you will recollect that I related to you this affair, as soon as it was found to be likely to have extensive effect, was *got hold of* by the *THING*; and that, at last, poor DAVID WILLIAMS had, before he died, the cruel mortification to hear,

at the annual meetings of this society, a thing they called an "Ode," recited by a *pensioned* author, FITZGERALD, in praise, not of "*public liberty*," but in praise of its most bitter foes, and in abuse of every thing tending to restore that liberty to England. You recollect this, and also, that I concluded with exhorting you not to suffer a little knot of political intriguers to obtain a mastership amongst you, and then to *hand you over* to the THING.

2. In spite of this warning, solemn as it was, the intriguers have, I see, pretty nearly effected their purpose; and I almost wonder, that you have not been called together to sign a declaration to support, even at the expense of starvation to yourselves and families, the "respectable" issuers of *paper-money*. All in good time; for, occasions for calling on you for this purpose may not be far distant. Fall into this Scotch, Jew, Quaker trap, too, you may; it will do your deceivers no good, indeed; but you shall fall into it with both your eyes open, or you shall shut those eyes up for the express purpose of securing the fall into that trap.

3. You have been "*lectured*" on the qualities and powers of *gas*, of *steam*, of *water*, of *wind*, and of various other elements, simple and compound; but, your Scotch lecturers have taken special care never to advert to the qualities and powers of *paper-money*, a thing, however, which affects you, and every other creature in the community, *more closely* than you can be affected by any other thing on earth; because it immediately relates to the means which are absolutely necessary to sustain you in existence. I will endeavour to supply this deficiency; and let me beg of you, not to believe Dr. BIRKBECK and Mr. BROUGHAM, if they should tell you, that you have nothing to do with paper-money, while as they say, you are deeply interested in "*the theory of the winds*," and in the "*procreative faculties*," of docks, thistles, cockle, and nettles. There is a man now working for me, who has a SAFFRON-WALDEN bank note, which he had, poor fellow, *saved* to pay his rent with! What is

this poor man to do? What is the "*theory of the winds*"; what are the qualities and powers of gas and steam and water and wind to him, compared with the qualities and powers of paper-money? England, once happy and plentiful England, contains, at this moment, *hundreds of thousands* of men and women in a state like this; and thousands upon thousands in a great deal *worse* state; old men, old women, widows, orphans, who have, in the twinkling of an eye, been reduced from competence to pauperism; and solely through the means of the *accursed paper-money*; a curse, which, like the pestilence, is no respecter of persons; it spares neither high nor low; delusion marches in its front, and general destruction comes close upon its heels.

4. You have seen, and, indeed, *felt*, the effects of the stoppage of only *six* banks (out of *seventy*) in London; and of about a *hundred* (out of *eight hundred*) in the country. What would you have seen and felt, if the *whole* had stopped! This was not only *possible*; but this is what *must* have taken place, if *one-pound notes from the Bank*, and other measures the most extraordinary, had not been resorted to. If it had taken place, there would, at the end of four days, have been, within five miles of St. PAUL'S, more than *half a million of people* without bread to put in their mouths! Is not this a matter, then, that concerns *every man*? Ought we not to inquire, whether the *paper-money* be a thing *necessary in a country*? Ought we not to inquire, *why we have it at all*? Ought we not to inquire, *whether we can get rid* of the desolating curse, more destructive far than war and pestilence, and than any famine, except that famine which paper-money itself produces?

5. When a thing produces such enormous evils; when such masses of human misery are *seen* to proceed immediately from the paper-money; when you can speak to scarcely any man, not actually in the poor-house, who cannot pull from his pocket the rag of a broken bank, as a proof of the amount of his loss: when this is the case, and when we hear the enraged and silly people

crying out, as at Plymouth, York, Birmingham, Norwich, Bristol, and elsewhere, "*We will have no more Banks!*" do we not naturally echo their cry? Do not reason, justice, humanity, loyalty to the King, and love of our country, bid us exclaim, "*No more paper-money*"? Yes; but the selfish crew, who live and thrive and flourish, by the means which cause the great body of people to suffer, and many of them to perish, still cry aloud for the paper-money; and they put forth, as the means of new delusion, the following assertion, namely,

"That the trade, commerce, manufactures, and wealth, of this country have now become *so great*, that it would be *impossible to find gold and silver enough to carry on our affairs with.*"

6. This is the new delusion, playing off by that troop of Scotch knaves, who call themselves "*political economists*," who live, or aim at living, in luxury on the fruit of English labour; and who well know, that, were this ruinous bubble blown to air (as it soon, I trust, will be), they must do that which their very nature abhors, namely, *work for their bread*. This is the new delusion, which you will now hear echoed from Rag-Rookery to Rag-Rookery, which you see rogues pour forth incessantly, and which you will see gulped down by fools without a wry face, or any sign of dislike. But I hope that there are some, at least, amongst you, the *MECHANICS OF LONDON*, who have, in spite of all the numerous doses that Scotch quackery has prepared for you, retained your natural *sound sense*; and if you will but spare me the application of that *sound sense*, for only about a quarter of an hour, I will show you, as clearly as you can see those useful tools that you work with, that the above-stated assertion is *altogether false*, and that it is fairly ascribable to the grossest of *ignorance*, or the most impudent of *roguery*.

7. Before entering on an answer to the assertion, some observation relative to former times, may be useful. The Scotch quacks always insolently take it for granted, that *England was a poor*

little country, until Scotland was united with her, and until our old and great and glorious name was *sunk*, as far as they could sink it, in that of "*BREITUN*," as they call it. We got *strength and richness* from that union, just as a pot of strong beer does by having a pint of the poorest small beer put into it. But, as to our present point, they would have you believe that England had no *commerce* until the Scotch scheme of *banks and paper-money* came. Indeed! Why, then, was the *Royal Exchange of London* built so many years before England ever dreamed of such a thing as a bank, or as a bit of paper-money? The commerce carried on before the days of paper-money (130 years ago) was greatly more *profitable to the people than that which is now carried on*. The real *wealth* of the kingdom was greater than it is now; and England was much more the indisputable mistress of the seas than she now is. We may, then, reasonably ask; if England could be mistress of the seas; if she could carry on a great commerce; if she could use *three times as much malt* as she uses now; if these facts were (and they are undeniable) while there was no paper-money, *why may she not dispense with the use of paper-money now?*

8. As I am, in No. XVI of the "*History of the Protestant Reformation*," to prove, that England was *more wealthy*, before that Reformation, than she ever has been since, I will not forestall myself here; and, in order to obviate all dispute as to the *promises* of the above assertion, I will, for argument's sake, suppose, that the nation has now greater trade and commerce, more extensive manufactures, and greater wealth, and far greater, a thousand times greater, if the Scotch philosophers please, than she ever had before; and, having, in the way of supposition, admitted this, I will show *how brutishly stupid* it is to suppose, that such augmentation of commerce and wealth demands, or requires, or renders at all *useful*, an augmentation of the quantity of circulating money, whether that money be of gold or of paper.

9. In order to make this *brutish Scotch*

notion appear in its true light, I will first endeavour to explain to you the *origin and nature* of money; for you must see this in order to feel an adequate degree of contempt for this new delusion of these miserable quacks.

10. Let us suppose a nation to be *wholly without money*, as every nation must, in its first stage, have been. In such a state of things, one man must *deal* with another; for the same man could not be farmer, tailor, smith, weaver, and every thing else. The dealings, then, must be by *barter*, or *exchange*; so much wheat for making a coat: and so on. This is found to be very inconvenient, and therefore, a *standard*, or *measure*, common to all things and all men, is introduced; and this is called **MONEY**, or, the **MEASURE OF VALUE**; and, then, instead of my giving the tailor, as I used to do, *two bushels of wheat* for making me a coat, I give him *as much money* as two bushels of wheat will sell for.

11. But, *how*, by what authority and in what manner, did money first come to circulate in nations, and to be received and acknowledged by all the people of each nation respectively? Why, it was coined by the *sovereign* power of the nation; and, in this nation, by the *King*; who first bought the gold and silver with the proceeds of his revenues, and then issued them *in coin* to his people, affixing on that coin his own image, giving it the denomination that he chose, and causing each piece to pass at the amount that he thought proper to fix on it. Other metals; and things not metals, have, in some countries, been used as money; but *gold and silver* became, in time, to be the general money of the civilized world. They were *scarce* things; a small quantity had *great value in itself*; nobody could **MAKE** gold and silver; they were not easily *imitated* so as to deceive even the poorest and most illiterate persons; but nobody on earth could **MAKE** them; and, therefore, the quantity of them, in any country, could not, in any case, be *suddenly augmented*; and that quantity could not be *augmented at all*, unless by the means of a profitable and gaining

commerce carried on with some other country.

12. Such are the *origin and nature* of money; and, now, let us see how *its quantity* in any country affects *commerce*. Let us suppose a country, where the whole of the sales, purchases, bargains, in short, all the *dealings* in it, require money in circulation to the amount of *twenty millions* of sovereigns. Then let us suppose, that, from some cause or other, the dealings fall off *one-half*; that, instead of two bushels of wheat there would be only *one*; and so on with every thing else; and, let us suppose, that *the quantity of money were to remain the same*. The consequence would be, that the *one* bushel of wheat, and the *one* every thing else, would have as much money employed in the removal of it from hand to hand, as the *two* had before; for, observe, *all the money in the country would still be used*; competition would make men employ the whole of it.

13. Now, suppose the contrary of this. Suppose the *dealings* in the country to be *doubled*, and suppose *the quantity of money* in the country still to *remain the same as it was before*. The consequence would be, that *two* bushels of wheat, and *two* of everything else, would have no more money employed in the removal of them from hand to hand, than the *one* had before. *There would be no additional quantity of money*; but, *all the dealings would go on*, just the same as they did before. *Every one would sell* all the things that he had to sell for what he could get; and, as he would buy at the same rate, no injury would arise to any one. There would be double the dealings; but, the whole quantity of money in the country would be the same that it was before; and yet no sort of inconvenience could possibly arise from this.

14. Is it not plain, then, that this notion, that an *augmented commerce* cannot be carried on without an *addition to the quantity of money* in the country, is a gross absurdity? But, mark, if this were the case, the quantity of money must be *continually fluctuating*. In a year of great trade, there must be addi-

tional parcels of money made. Nay, in case of an *abundant harvest*, the money must be *augmented* in quantity, and that quantity must be *lessened* in case of a scanty harvest. So that such things as *dearth* and *cheapness* would never be known.

15. In former times, the quantity of gold and silver that was in use was very small, compared with what that quantity is now. The *American mines*, which have been the greatest source of these metals, were not found out until about *three hundred years ago*. Before that time there was, comparatively, little gold and silver. What there was, divided itself, of course, amongst the several nations, in proportion to their respective dealings and wealth, just as the gold and silver that are in any one country naturally and necessarily divide themselves amongst the several persons in that one country in proportion to their respective dealings and wealth. Each nation became thus possessed of its *due share* of gold and silver; and England had its share, and no more. In the year 1237, the price of a *quarter of wheat* was 3s. 4d.; barley, 2s.; oats, 1s. But, after the discovery of the *American mines* and *before paper-money and banks came*, the price of wheat on an *average of years*, and counting according to our *present measure*, was 1l. 8s. 6d.

16. The cause of this change was, that there was now about six times as much gold and silver amongst the nations as there used to be; and, as every one who had a part of it would *lay it out* in dealings, there would, of course, be six times as much money given for a quarter of wheat as there used to be given. But, mind, the 3s. 4d. was in its day, of just so much use as the 1l. 8s. 6d. was in its day. Just as many and as great dealings could be, and were carried on with the 3s. 4d. as with the 1l. 8s. 6d. Is not this as clear as daylight? Can any Scotch quack render this obscure?

17. What becomes, then, of the assertion, that, "an *increase of dealings* demands an *increase of the quantity of circulating money*?" What! had the

corn and sheep and cattle and pigs and wool and houses and clothes *increased six fold*, at the last of the above-mentioned epochs? Monstrous supposition! There had been no increase at all in any of these any more than there had been in the quantity of the land; and, if there had been an increase, why should there have been an increase in the quantity of money? A quarter of wheat would have sold for *less than 3s. 4d.* that is all: no more money would have been wanted. No more *was* wanted: it was not *wanted*, but the mines having made it more abundant, people *had* it; every nation had its proportion; every individual had his proportion: and, having it, they *used* it; and thus *prices rose*: there was more of it to give for things; and if one man would not give it, another would; and yet the things were to be bought, and might remain all the while, just what they were before; in other words, the trade and commerce, that is, the whole of the *dealings*, might still be, in number and value, what they always had been.

18. MONEY is, as was shown in paragraph 10. the *standard or measure of value*. It is the thing by which we tell *what degree of value* there is in any thing. Of course, this standard, this measure, ought, if possible, always to *remain the same*. But, according to the stupid, or roguish, notion of these Scotch philosophers, this measure ought to be *continually changing*, as the quantity and amount of dealings change! This would be a pretty *standard of value*! Yet this sort of *standard* must exist in every country that is afflicted with the curse of *paper-money*, which is a thing that man can *make out of rags and ink*, and to the quantity of which, therefore (while there are *laws allowing it to be made*), no human being can proceed to set bounds,

19. If there were any truth in this Scotch doctrine of money, how is it that all nations went on, for so many ages, without ever having thought of such a thing as *paper-money*? All nations have, first or last, experienced augmentations in their commerce or dealings.

How came paper-money, then, never to be thought of in the world, till the roguish idea entered into a Scotchman's head about a hundred and thirty years ago? Nay, how comes it that paper-money is not wanted in *France now*? I believe, that there is no doubt, that the *trade and commerce* of France have *greatly increased* within the last ten years. New and extensive manufactories have started up; and of various sorts too: great improvements have been made in the affairs of the land, Yet France wants no paper-money. The bushel of wheat is at much about the same price, effects of seasons excepted, that it was ten years ago. It would, on account of the increase in the dealings, be *rather lower* than it was ten years ago; but France has now more than a due proportion of the gold and silver of the world, because we having a paper-money, a large part of our share of the gold and silver goes to France. However, we all know that *France has no paper-money*; and if that great kingdom, which, mind, has fleets, immense armies, many seaports, great trade and commerce, and a *debt* besides. She has all these, and yet she wants no villanous paper-money.

20. It is *false*, then, to assert that a paper-money is *necessary* to us. The mischiefs of it we all now behold. You, yourselves, most severely feel them at this moment. In the country, thousands upon thousands of poor mechanics have been robbed by it. Thousand and thousands of you, in and about London, drawn up here by the prospect of continued work, have been *thrown out of employment by this sudden crash*. Your employers will, in many cases, be ruined. And is there, then, any man, who is not a rogue or a fool, who must not anxiously wish to see this cheating and misery-making thing put an end to as soon as it can be done with safety to the state, and with justice to individuals?

21. To convince you of the necessity of putting an end to it shall be my endeavour in the *NEXT LECTURE*; and, in the mean while I shall, I hope, have obtained your attention to a subject, which

is of more importance to you than the "*procreative powers of plants*," the "*theory of the winds*," or of any other "*scientific*" and silly rubbish, with which the Scotch quacks have been amusing you, in order to make you believe that they are *sublime scholars*, that you are a set of ignorant creatures, and that they have a right to live, in some way or other, upon the fruit of your labour.

WM. COBBETT.

LECTURE II.

On the Royal Prerogative of making Money; and on the necessity of putting an end to its being exercised by others; and on the dispute about the Corn Bill.

GENTLEMEN,

22. My first Lecture ended with paragraph 21, and therefore I now begin at paragraph 22. You will find it very convenient to be able to refer to *paragraphs* by their *number*; and I dare say that I shall, before I have done, have a good deal to say to you, though I shall not be able to continue to address you *every week*, until I have done. Indeed, it is my intention to address you *occasionally*, in order to keep your minds guarded against the *Scotch quackeries*, with which it is manifestly intended to cram them. At present, let us finish the subject of *paper-money*, respecting which, you will observe, *something* in the way of change must *now* be done, and then I have a word to say to you about the *Corn Bill*.

23. In Lecture I, I clearly showed you, I proved to you, I demonstrated, that paper-money can never be *wanted* by any body but cheats or insolvents; that it can never be wanted for the purposes of *honest dealings*; that an increase of *any* money is not wanted for the purpose of carrying on an *increased commerce*; and that, of course, a paper-money is not wanted for any such purpose. These points are, then, settled.

Let us see how the *royal prerogative* of making money has been *usurped*.

24. We have seen, in paragraphs 10 and 11, how money *first came*. The *Sovereign* issued the money, stamped his image on it, and said at *how much each piece should pass*. There was no fear of the *Sovereign* doing any *wrong* in the exercise of this prerogative; because the injury done to his people would necessarily recoil upon himself. If he *gained* by the coining of money, he only took so much from his people and put it into *his Exchequer*; so that, the gain was at last applied to *public purposes*, and it spared, in proportion to its amount, the purse of the people as to taxes.

25. But what must be, not what *has been* only, but what *must be* the consequence, if this prerogative be taken from the King, or sovereign, and *exercised* by COMPANIES, or by INDIVIDUALS? There are several prerogatives vested in the King for the good and safety of the people; but this of *making money* is the *greatest* of them all. The calling and dissolving of Parliaments; the making of peace and of war; the power of pardoning criminals; in short, all his other prerogatives put together, are not equal in importance to this; for this affects, at once, *the property and even the life* of every soul in his dominions. By changes in the measure of value, the King *might* destroy, actually *destroy*, the lives of half his people in a month. Suppose the King were to issue a proclamation, declaring that none of the money afloat should be considered as money any longer, and were to issue no other money in its stead. There could be no sales, no purchases, no debts, no wages paid. The people must starve, or seize the food by *force*; all law and all government would be at an end.

26. You may ask, "Is it not then *dangerous to trust a king* with such a *tremendous power*?" No: because he could not do this without *destroying himself*. The power must, in every country, be lodged *somewhere*; and where so safely as in the hands of him, who can in no degree abuse it, without *immediate injury to himself*; and who

cannot abuse it in the extreme just contemplated without totally destroying the kingly power and office?

27. Now, how plainly the very reverse of all this is, and must be the case, when *private persons*, when *mere members of the community*, when *individuals* are allowed to become the issuers of money! It is the business of a King *not to gain* from the community, but to stand by and see that they deal fairly with each other. It is the business of individuals to *gain from the rest of the community*. What the King nominally gains by issuing money, is, as we have seen, a gain to the community as well as to himself; but that which individuals, or bodies of men, gain by the issuing of money, they gain *for themselves*: they enrich themselves by it; they deposit the gain in their own coffers; *they get away other men's goods and estates and wages* by their issues; and, observe, if they produce great and general calamities, and even anarchy and a destruction of the Government, their *own destruction* is not, like that of the King, *necessarily a consequence of their deeds*. They *may*, and they, being amongst the cunningest of the community, *very likely too*, gain by general confusion: that which would level to the earth nobles and princes, *might* raise these cunning money-issuers to eminence.

28. Is it not, then, a monstrous thing, that this *great prerogative* of the King, should have been taken, in reality, from him, as we now behold it? The prerogative was vested in *him*, and in *him only*, for the protection of *the whole of his people*; and do we not now behold the fatal consequences of allowing bodies of men and individuals to exercise this prerogative of issuing money? At the very lowest computation, *half a million* of persons must, *within the last two months*, have suffered *loss of property*, direct *loss*, by these issuers of money. And there sits our lawful King on his throne, with this great prerogative still nominally his, but without any more power than any one of you have to afford protection or relief to these his suffering subjects! Ought this to be?

Can this last long? Every man exclaims, "It ought not to be; it cannot last; the King must exercise his prerogative again, or there must be anarchy."

29. I have here spoken of the *direct* and *visible* losses only; of the persons who have lost their all in a moment; of the beggared widows and orphans; of the poor men, stripped of their little savings, and in many cases of their *week's food*. No less than *three suicides* are announced in one Yorkshire newspaper, committed by persons who had been reduced from competence to poverty by the breaking of banks. These are things to fill us with indignation, when we reflect on the *warnings* that the Ministers have had on the subject; but even these, which are *direct* and *visible* effects of this issuing of money by bodies and individuals; even these, dreadful as they are, are nothing, really nothing, when compared with the *more slow silent ruin*; with the insolvencies, the bankruptcies, the loss of fortune, goods, and estates; the shifting of property from hand to hand; the uncertainty in all money affairs; the want of employment, the pauperism, the cruelty, and all the numerous crimes, that proceed from this accursed source.

30. But, bad as it has been and is, it *might* have been and it still *may* be worse, and a great deal worse, too. All the banks *might* have stopped; and then, what is the *scene* that we should have beheld! The *COURIER* newspaper (a *ministerial* one, mind) recommended country bankers to *hold a general meeting*, and to come to a *resolution* not to discount to tenants of landlords, who had notified that they would not, in payment of rents, *take the paper-money of these people*! Monstrous audacity! But, if these money-makers could meet to resolve on *one thing*, they might meet to resolve on *another thing*. Suppose, then, that they had met, and had resolved **ALL TO STOP ON THE SAME DAY!** There would have been *general anarchy the next day*. The laws would all have been laid prostrate. The law of *strength*, of *force*, would have prevailed; for, every man and every

woman would have taken food and raiment and bedding and fuel *where they could find them*. Such is the power of money; and such the tremendous evils that may arise from that power being, in effect, taken from the Sovereign and given to private persons.

31. While some persons will say that such a resolution on the part of the money issuers is *quite improbable*, all men must agree that it is **POSSIBLE!** And, ought such a **POSSIBILITY** to exist? Ought it to be in the power of *eight hundred individuals*, self-constituted money-makers, to plunge twenty millions of people into anarchy, to dissolve all the ties of society, to lay prostrate all the laws, and set the King's crown itself on the cast of a die! *Ought this to be?*

32. Nor need we resort to a supposed *combination*: the same thing may come without any combination at all: nay, and it *very nearly did come last month*, without any such combination. The whole were going, and the whole would have gone, if the nobility and gentry, the owners of the soil, had not stepped forward to prevent it, by pledging their words, and indeed their estates, in support of those money-makers who had brought those estates into such imminent danger. They detested the money-makers; but they saw, that if their money were wholly and instantly put an end to, there must be *anarchy*, and all the inevitable consequences of anarchy. They came forward in defence of themselves, their estates and their lives. Good God! What a thing is here! And this is plain, visible, as clear as day-light to the whole world! Curious, strange "workings of events"! The lords and gentlemen saw *with delight* the Small-Note Bill sending out that paper-money, which raised the price of land and of corn, and enabled them to escape from a part of the demands of the fundholder; but soon did they find, that that very Small-Note Bill had produced imminent danger to all property, and to the very frame of society itself!

33. The *humiliation* of this transaction must have been felt by these noblemen and gentlemen; but what were

they to do? How were they *themselves* to escape? For, where hunger takes *command*, there can be *no property*. They, whose property was *real*, came forward to prop up the paper of the Quakers, as virtuous women are anxious for extinguishing the flames of a brothel, lest they should finally consume the city. But (and it is a most interesting question) will these noblemen and gentlemen NOW suffer this thing to continue? Will they NOW shut their eyes to the peril? Will they NOW leave the people, themselves, and their Sovereign, constantly exposed to this same frightful danger? Or, will they seek and secure their own safety and that of the King and the people?

34. There is this satisfaction in putting these questions; namely, that they *must soon be answered*. A month cannot now pass, without our *knowing* whether this intolerable curse be to be suffered still to scourge us. In the meanwhile, it may be observed, that no *palliative* will serve any end, except that of making the final consequence more dreadful. Some talk of banks "*upon the Scotch plan*." One of the Scotch banks has broken; but that is no matter. The "*Scotch plan*" admits *any number of partners*, and our plan only of *six*, to one money-shop. How does this change the matter? How does it make it better? It is the *quantity of paper-money* out, and not the number of partners. There can be *no security* for **PAYING GOLD**, unless there be gold to pay with; and, if there be the gold, *six* can have their proportion as well as *sixty*. Others are for *taking security* from the country bankers, and holding it in the hands of the Government; and, that is a *Government paper*; and Government paper is assignats, if not really, and instantly, and **AT ANY MOMENT**, and **EVERY WHERE**, exchangeable for gold; and, if this be the case, there will be nobody to put out paper-money. Another project is, to have only **ONE BANK**, with *several branches over the country*; or, in other words, to fix about the country shops, kept by *agents of the Bank of England*. But, if the paper be, at all times, and at

all places, convertible into gold, will people take this new paper instead of gold? And, what is to make this paper-money *more secure* than the present country-paper? Oh! "*the Government will take care* that the Bank do not issue too much; it will look into its accounts; see its stock of gold; and compare the amount of its gold with that of its paper." Well, then, if the *Government* be to do all this, why not *issue the paper itself*, and **RETAIN THE PROFIT FOR THE USE OF THE PUBLIC**?

35. What! is a company of private persons to issue money for the country, and **GAIN FIVE PER CENT. ON IT FROM THE PUBLIC**; and, is the public to support a department of Government to superintend the issues! What *justice*, what *sense*, is there in this? As the thing now stands, the banks get five per cent. from the people *for nothing*; and, if this project were adopted, this gain would come all in one great body, instead of being divided amongst a great many small ones. Would a paper-money, issued by the Government itself, be *less secure* than one issued by private persons under its direction? No: but it would *deceive nobody*: we should all see *the reason* for issuing it: and the **THING** would soon be brought to a close.

36. However, the *close* cannot, by any devices that can be hatched by Scotchmen or by any body else, be long put off. It must come, in one shape or another, and too, I imagine, in a short time. I have had hundreds of persons to say to me: "Yes; it must come at last, to be sure, Mr. Cobbett; but *you and I shall not live to see it come*." I have always answered: "Speak for *yourself*, if you please. I expect to *see it*." Such people are either very weak people; or, which is oftener the case, they, **AT BOTTOM**, love the paper-money; though they know it to be destructive of every thing valuable in the country. Many such persons imagine, that *high price* is the sign of riches; and the country, and they themselves, would be poor, if *real money* and *low prices* were to return. This, as I

have shown you, is a false notion ; but it is, nevertheless, a notion which has great influence on the conduct of men, and it tends to uphold the paper-system, because it induces men to speak of it favourably, and to cause the paper to pass. But like all other foolish notions and base acts, it only produces a postponement of the consequences that the parties dread.

37. But, WHY is it, then, that the Government does not *repeal the Small-Note Bill*, at once, and do away with this ruinous, this dangerous thing, called paper-money ? WHY ? you shall now hear WHY ; and this will lead me to speak of that CORN BILL, against which the London newspapers are now crying out so loudly.

38. Whatever else we may think of the Ministers, we cannot suppose that they love the paper-money for its own sake, or for the sake of the Quakers that issue it. They would, with all the veins in their hearts, toss paper-money and Quakers all to the devil together, I am quite ready to do them that justice. But, they cannot get on without the paper-money. "No !" say you. Why not ? You have proved to us, in the preceding Lecture, paragraphs 12 to 17. that the quantity of money, in any country, is a matter of no consequence ; that dealings to any amount may be carried on with a very small quantity of money ; that, if our commerce were augmented ten thousand fold, there would, and could, no injury arise from there being no augmentation at all of the quantity of money ; and that France gets on very well without paper-money. Why, then, cannot our Government get on without paper-money ?

39. Gentlemen, I have told you all this ; but, I never told you, that the expenses of a debt, a dead-weight, a great standing army, a long pension and a sinecure list, and a dreadful pauper-book, that amount to more than sixty millions of pounds a year, could be paid without a greater quantity of money in the country, than there was in 1792, when all these amounted to only about eighteen millions a year. This is what renders more money necessary than

used to be necessary ; because, taxes are not of the nature of DEALINGS. In dealings a man gives one thing in EXCHANGE for another thing. But, taxes are so much taken from a man, who receives nothing in exchange. Pray mark that distinction. You have seen, in the foregoing Lecture, paragraphs 16 and 17, that prices rise as the quantity of money increases, and that they fall as the quantity of money decreases, supposing the dealings to remain the same ; and that this is no injury to the community ; because, what men lose on one hand they gain on the other. But, taxes are of the nature of a subscription, the amount of which is to be given away by the people. So that the taxes being a fixed sum, it is of great consequence to them, whether the quantity of money, in the country, be great or small. If the quantity of money be great, prices are high ; if it be small, prices are low. Now, then, here am I, a farmer, subjected by law, to an annual subscription of eight shillings, payable in January. This year I pay it by selling ONE bushel of wheat ; but, in 1822, I was compelled to sell TWO bushels of wheat to pay it. Therefore, you see, that in order to enable the people to pay our present great sum of taxes, the Ministers must make prices high ; and in order to make prices high, they must have a great quantity of money in circulation.

40. The Ministers wished, most anxiously wished, to get rid of the ever-to-be-accursed paper-money. PEEL'S BILL was, in 1819, passed for the purpose of getting rid of this worse than a pestilence ; and the Ministers and Parliament thought that they had done the job ; for, Mr. CANNING called for an unanimous vote, to "SET THE QUESTION AT REST FOR EVER." Look, now, at the Gridiron and the Motto, Gentlemen ! Alas ! they despised my prophecy, and they acted in despite of my warnings. I told them, that their bill for gold payments would bring wheat down to 5s. a bushel from 12s. It did bring it down to 4s., and that, too, nine months before Peel's Bill was to arrive at full effect. They now found

my prophecy fulfilled; they could get on no further; and, in July, 1822, they passed the *Small-Note Bill*, which caused the paper-money to come out again; this greatly augmented the quantity of money in the country; it raised prices; and, thereby, enabled people to keep on paying the taxes. Therefore, gentlemen, the sun in the sky, in the brightest day of last summer, was not clearer to our sight, than this fact is to our minds; namely, that the Ministers must have, in the country, a great quantity of money, of some sort or other; or, that they cannot collect any thing like the present amount of taxes; and yet, without that amount of taxes, they cannot pay the present sinecures and pensions, present dead-weight, present army, and present interest of debt.

41. Do you ask me, "Why, then, since they must have this great quantity of money; why, then, do they not get gold and silver money, which would free us from 'late panics,' and losses and perils?" I will tell you, *why*. We have seen, in the foregoing Lecture, that there is only so much gold and silver circulating, or saleable, in the whole world; that nobody can make them; that we can make no addition to ours, except we draw them from other nations by a *gaining trade*; and that if we get gold to make a sovereign from France, for instance, we must first send to France a *sovereign's worth of our produce or our goods*. So that here is no easy matter to accomplish. "But," say you, "the newspapers all swear, all take their oaths, that *gold is cheaper than bank-paper*, and that the Bank *GAINS by buying gold and having it coined into sovereigns*." WHY, then, has the Bank issued one-pound notes again? And why do the country bankers refuse gold, and tender Bank of England notes? Gentlemen, listen to your own sound common sense, and turn from the lies of hired impostors. But, they tell you, that gold is coming into the country at a great rate; that THREE TONS of it have been brought over from France. It may be true, that three tons have come; for, I am

aware, that, for the moment, such a quantity, and a much larger quantity may have been bought at a loss; and, if bought and brought here, at a loss it must have been.

42. But, what are three tons of gold? They have a big sound; but, men of sense go a little further than sounds. Turn, therefore, gentlemen, from the impudent and botheration Scotch quackery; leave the "theory of the winds," and take up the *slate and pencil* that your plain and honest English parents had you taught to use; and you will soon find, that *three tons of gold* are not enough to pay off the notes that ONE BROKEN BANK, that of WENTWORTH, CHALONER, and Co., is said to have had out! Fifty-six sovereigns weigh a pound; a ton is 2,240 pounds weight; one ton gives 125,440 sovereigns, and three tons 376,320 sovereigns; and the notes of Wentworth and Co. are, in the newspapers, said to have amounted to 400,000*l*. Do not be humbugged, gentlemen. Why should you be humbugged? Why should you be duped by a set of most stupid, though conceited, quacks? Let Mr. BROUGHAM believe his "*best possible public instructor*"; let him and Peter Macculloch and Lord John Russell set up their "LONDON UNIVERSITY," for the purpose of giving the southern youth Scotch "*antulluc mon*"; but, be not you the dupes of mere sounds.

43. "THREE TONS," is it? Why, according to the *returns, laid before Parliament*, MORE THAN FORTY TONS went out of the country in the single year of 1824. And, gentlemen, pray consider, that the present amount of Bank of England notes only cannot be much short of thirty millions of pounds; and, your arithmetic will, in defiance of Scotch quackery, teach you that, to supply the place of only that one batch of paper-money would demand TWO HUNDRED AND SEVENTY TONS OF GOLD; sufficient to load, lawful turnpike-weight, FOUR HUNDRED AND FIVE WAGONS, requiring one thousand six hundred and twenty horses to draw them! There, then, you peddling quacks: put up the

three tons into your cheating packs, and be off with you! Take in the country bank paper, now and lately out, the Scotch paper and the Irish paper; and there is not *circulating in the whole world*, gold and silver sufficient to pay the whole off.

44. We never can be *safe* again, for a single month at a time, unless we have a real gold and silver money, issued by authority of the King, and *nothing but that real money*. But, the rest of the world must still have their *due proportion* of these metals. So that, we could not have a *very great* quantity. In short, if we were to come to real money, and nothing else, wheat would be at less than *three shillings* a bushel in years of plenty; and would hardly ever exceed *six shillings* in years of scarcity. This would do very well for *dealings*; just as good for *you*, for *me*, and for every body else; but, then, the *taxes must come down in proportion*: where about *nine millions* are now paid, there must be only *three* paid: and with these taxes the Ministers could not pay what they now pay, unless some Scotchman will tell them *how to pay nine millions with three*.

45. This is the pinch; and to this pinch every *funding system*, and every *paper-money system*, have at last come. Now, gentlemen, if you have done me the honour (and a real honour I should deem it) to attend strictly to what I have said above, you will need little from me on the subject of the *Corn Bill*. I am, and I always have been, an enemy of the *Corn Bill*, against which I petitioned at the time of its passing, being convinced that England would never want to import corn, if English farmers were as lightly taxed as those of other countries. But, because I hate this odious law, am I to join that senseless or knavish crew of writers, who, because landlords wish to keep their estates, and farmers wish not to go to the poor-house, accuse them of wanting "*a monopoly of corn*"? The silk-weavers are now complaining that, in consequence of the recent law to admit foreign silks, they are ruined. But does any body accuse them of wanting "*a monopoly*" in silks?

They say, Let us have *as cheap bread as the French*, and *then* let French silks come in; and the farmers say, let us have as little tax on the windows, the malt, the hops, the beer, the soap, the candles, the leather, used by us, our labourers, smiths, and wheelwrights, as the French farmers have, and *then* let French corn come in. And have not the farmers as much reason on their side as the weavers have?

46. Aye, but the landlords want "*high rents*." Who does not want to make the most of his property or his labour? To talk thus is nonsense: it is a base trick to gain unmerited popularity; a trick, however, which, in the long run, is sure to fail. The landlords, like other men, wish to obtain the *full worth* of their property; and it is not in the nature of things, that, on an average, they should get *more* than that. And, do not *you* wish to get the *full worth* of your labour, which is *your property*? What reason, what justice is there in calling upon the landlords to *sacrifice their property* for the benefit of the rest of the community? or, rather, for the benefit of the fundholders and the rest of those who live upon the taxes?

47. The landlords are charged with wanting to *force* people to give them "*exorbitant*" rents just in the same way, and with as much reason, as *you*, when you *combine* for a rise of wages, are charged with wanting to *force* the people to give you, "*exorbitant wages*"; for, it is the *people* who pay for your labour at last, as it is the *people* who at last pay the rents. But, when workmen *strike* for more wages, do I, or does any just man, ever *blame* them? Why, then, are we to blame landlords for getting the full worth of their lands? Is there any injustice in this? And ought injustice to prevail? But, moreover, it is not the *interest* of landlords that rents should be *high*; nor is it *your interest* that your wages should be *high*. In the reign of HENRY VI. the wages of a *sawyer*, in the country, were 3d. a day, but, wheat was then 3s. 4d. the bushel of *nine gallons*, beef was a *farthing* and a *quarter* a

pound, a fat pullet was a 1*d.* and a fat goose 2*d.* Was not a sawyer better off then than he is now? Strong ale was 1*d.* a gallon then. So that the workman was, beyond all comparison, better off then than he is now when he gets the very highest wages; but, what then, is his lot now, if he have low wages! If he have only a *shilling or two a day*? Alas! millions have not *sixpence a day*! In the same reign the rent of arable land was not more, *on an average*, than 9*d.* an acre; and it is now perhaps 20*s.* But that 9*d.* would go further with the landlord than 20*s.* will now. Red wine was then 4*d.* a gallon, and white wine 6*d.* a gallon; and, observe, the landlord had then to pay no TAX on all the things mentioned above, and, besides, for his land, house, windows, horses, dogs, servants, hair-powder, carriage, and armorial bearings; and he had not, when he received his estate, to pay for *probate of the will*, and for *any legacy* that might come to him; nor had he to pay a *stamp-duty* on his deeds, on his leases, and on every legal process, or document, *touching his estate*. All these he has to pay now, and they take away a pretty good slice of his rent. Now, then, my friends, reason like men of sense; and do not be misled by stupid newspaper-brawlers, who cry out for *cheap bread*, without saying a word about the taxes; and, who seem to entertain the ridiculous wish, that the owners of the land may be made to pay their present taxes, and to starve in the highways themselves.

48. In one thing, indeed, the landlords have been and *are* to blame, and *greatly to blame*; namely, that they did not, and that they do not, seek for justice for themselves in that way which would also give justice to the *labouring people*. The landlords have approved of, and do approve of the *paper-money*; because it gives them *rents*; and, if they could have got rents in *no other way*, they would be fully justified in thus liking and wishing to support the *paper-money*. But, this is not the fact: they might have secured their rents by an equitable adjustment, by justly reducing the interest of the debt,

by very greatly reducing the *dead-weight*, by discharging the army in time of peace, and by abolishing the sinecures, the unearned pensions and grants, and by curtailing all salaries and all sorts of expenses, except those of the navy. This mode of obtaining rents would have given the working man a *quart of strong beer for three half-pence*, and would have dispersed those enormous *hordes of idlers*, who now eat what the working people ought to eat. It is in this way, and *only* in this way, that the landlords and farmers are to blame for the horrible misery in which the labourers now are. They cannot, *while the present taxes last*, pay them better than they do, without *ruin to themselves*. But, it was their duty, and it is their duty to take the amount of a large part of those taxes out of its present channel, and give it to the working people. Their *own interest*, too, demands this; for, what is their situation amidst a mass of misery in their labourers, which those labourers *impute to them*; and, for the reason above stated, *not altogether unjustly*? But, this is a species of blame, which the clamourers against their "*monopoly*" never impute to them. Oh, no! These clamourers are *never for taking off taxes*: they are, as I said before, for making the landlords *pay all the present taxes*; and, at the same time, having corn so low priced, that *no farmer can pay any rent*!

49. Besides, even if this could take place, even if all the land were taken from the owners, and let by the Government for the use of the public, *the present amount of taxes could not be paid in gold*. The farmers, if they held the farms *free of rent*, could not pay the present taxes and rates in gold for *five years*. In 1822 thousands of farms were offered *free of rent*, and nobody was found to venture a shilling upon them. And yet, observe, we were *not then come to gold payments*, nor any thing like it. There was still a great deal of country bank paper out, besides about twenty millions in paper of the Bank of England. If we had actually come to gold payments, the farms would *all have*

been abandoned to the overseers, who must have had them cultivated to raise food for the poor; or, which is much more likely, partial insurrections of the starving people would have led to general anarchy.

50. It was, therefore, absolutely necessary to do one of two things; namely, to put out paper-money again so as to raise prices; OR, to reduce the interest of the debt, discharge the army, reduce the dead-weight, lop off the sinecures, and make an "*equitable adjustment*" of contracts. The Ministers chose the former; out came the paper-money; that raised prices; it pacified the landlords and farmers; but it was not long in producing the "*late panic*" and all the ruin and all the masses of misery which we now behold, and the much greater masses that will come, and must come, sooner or later, unless this paper-money system be wholly put an end to.

51. Hoping that I have, upon these subjects, now put you upon your guard against the delusions of Scotch quackery, I remain,

Your friend and
most obedient servant,
WM. COBBETT.

HISTORY OF GEORGE THE FOURTH.

No. XIV.

THIS number, which is just published, continues, and brings nearly to a conclusion, the History of the last American War; and, of course, it records the knockings and beatings about; the real thrashings, which our navy got in that war, about which the people of England have never known any more than the people of China have; but it is right that they should now know a pretty deal about it, having to pay 1,607,966 pounds for services rendered in the last war, and not for services now; and having to pay for *half-pay* to naval officers alone, 847,630 pounds a year, while the whole of the American navy, augmented as it has been, costs only

about 600,000 pounds a year. This being the case, it is right that the people of England should know something about the exploits on account of which they pay all this money; and in this history of mine they will see all about it. The truth has been smothered from the year 1812 to the present day; but it is not to be smothered any longer.

LOCUST TREES.

I HAVE about seven thousand of these left; and I sell them at five pounds a thousand. They can be had at BOLT-COURT at any time, in six days after they are ordered. They are very fine, having been removed, and having the finest roots possible. Any one who plants them ought to have my book called the *WOODLANDS*, or he will not do it well.

LOCUST SEED.

Very fine and fresh to be had at BOLT-COURT for eight shillings a pound. A pound, if properly sowed, will produce from eight to ten thousand plants. To sow the seed properly, you must read the "*Woodlands*." If you follow the directions therein, almost every seed will come up: if you do not, you will get very few plants, and, perhaps, none at all.

FIELD SEEDS.

I notified, some time ago, that I should not make any distinction in price, whether a single pound, or a number of pounds were sold; but, by some mistake, the old prices were inserted in last week's *Register*. The prices will, for the present, be as follows:—

Deep red MANGEL WURZEL Seed, 9d. a pound. — SWEDISH TURNIP Seed, which I warrant to be the finest and truest that ever was grown in England, 9d. a pound. — ITALIAN CLOVER SEED, one shilling and threepence a pound.

GARDEN SEEDS.

Bags of seed for large gardens (the seeds tied up in paper bags, and those sewed up in a canvass bag), with a

printed list of the seeds in the inside, along with a manuscript card of my writing, with the following words on it, "Garden seeds, raised at Normandy farm, in 1833, by Wm. Cobbett," 25s. each.

Bags for small gardens, having all the same sorts of seeds, but in half the quantity of the preceding, with printed list and card the same, 12s. 6d. each.

The following is the list of my seeds, which contains the KNIGHT-PEA, not contained in my list of last year. The EARLY-FRAME pea is the very quickest in coming that I ever saw in my life; and I think I can defy all the world for cabbage seed, though I have not got it, even yet, into that state of perfection that I shall have it next year.

KITCHEN-GARDEN SEEDS.

- No.
1. Asparagus.
 2. Bean—Broad, or Windsor.
 3. Long Pod.
 4. Early Masagan,
 5. Kidney (or French). Scarlet Runners.
 6. White Runners.
 7. Bean—Black Dwarf.
 8. Dun Dwarf.
 9. Robin-Egg.
 10. Speckled.
 11. Beet—Red.
 12. Brocoli—White.
 13. Purple.
 14. Cape.
 15. Cabbage—Early Battersea.
 16. Early York.
 17. Savoy.
 18. Kale—Curled—Scotch.
 19. Carrot.
 20. Cauliflower.
 21. Celery.
 22. Chervil.
 23. Cress.
 24. Cucumber, early frame.
 25. Corn (Cobbett's).
 26. Endive.
 27. Leek.
 28. Lettuce—White Coss.
 29. Brown Dutch.
 30. Mustard—White.
 31. Nasturtium—Dwarf.
 32. Onion.

33. Parsnip.
34. Parsley—Curled.
35. Knight-Pea.
36. Pea—Early-frame.
37. Tall Marrowfats.
38. Dwarf Marrowfats.
39. Radish—Early Scarlet.
40. White Turnip.
41. Spinage.
42. Squash (from America, great variety).
43. Turnip—Early-Garden.

FLOWER SEEDS.

44. Canterbury Bells.
45. Catch Fly.
46. China-asters.
47. Convolvulus—Dwarf.
48. Indian Pink.
49. Larkspur—Dwarf Rocket.
50. Lupins—Dwarf Yellow.
51. Poppy—Carnation.
52. French.
53. Stock, Scarlet, ten-week.
54. Mignonette.
55. Sweetwilliam.
56. Sweet Pea.
57. Venus's Looking-glass.
58. Virginia Stock.
59. Wall-flower.

HAND-LOOM WEAVERS.

Bolton, 31. January, 1834.

At a meeting, of manufacturers and Hand-Loom Weavers, held at the Rope and Anchor,

W. BOLLING, Esq., M.P., in the chair,

Supported by Colonel TORRENS, M.P.,

It was resolved, 1st. That it is the opinion of this meeting, that petitions from the manufacturers and weavers of England, Ireland, and Scotland, should be presented to Parliament as early as possible in the ensuing session, praying the House of Commons to appoint a select committee, to inquire into the distresses of the hand-loom weavers, with a view of devising a remedy, by the establishment of boards of trade to fix a uniform rate of wages, or otherwise.

2nd. That the following manufacturers and weavers, with power to add to their number, form a committee to carry the above resolution into effect, and that six form a quorum.

MANUFACTURERS.

Mr. Brodie,
— Crook,
— Dean,
— Tong,
— Bailey,
— Heaton,
— Blinkhorn,
— Hitchen,
— Green,
— Wm. Haslam,
— Arrowsmith,
— Horrocks,
— Mallett,
— T. Wood.

WEAVERS.

Phillip Halliwell,
Rd. Needham,
Jno. Aston,
Jno. Young,
Wm. Pilling,
Jas. Whiteford,
John Welsby,
W. O'Carrol,
Wm. Hatch,
Thos Monks,
Geo Thompson,
Chas. Rothwell,
Richard Wood,
Thos. Wolf.

3rd. That the thanks of the meeting be given to W. Bolling, Esq., M.P., for his able and impartial conduct in the chair, and also to Colonel Torrens, M.P., for his cordial co-operation and support of the business of the day.

JOHN MAKIN, } Secretaries.
THOMAS MONKS, }

The following petitions in behalf of the hand-loom weavers are now in course of signature, and will be sent to London for presentation during the week. Contributions, in aid of their expenses, are respectfully solicited by the operatives.

To the Honourable Commons of the United Kingdom of Great Britain and Ireland, in Parliament assembled.

The petition of the undersigned hand-loom cotton manufacturers, residing in the borough of Bolton, in the county of Lancaster, humbly sheweth,

That your petitioners are master manufacturers, residing in the borough of Bolton; that the hand-loom weavers in their employ are labouring under great depression of circumstances, in consequence of a series of reductions in their wages, which has been going on for many years.

That these reductions have mainly proceeded from a spirit of competition long in operation, chiefly originating with manufacturers at the greatest distance from the market.

That when any reduction has taken place in the wages of weavers in the distant parts of the country, it has inevitably compelled us to reduce our weavers' wages in self-defence.

That great insecurity to capital has thereby ensued, and many industrious and enterprising manufacturers have been thereby ruined.

That these evils have been proceeding in the face of demands every year increasing; and your petitioners humbly believe, that if wages could be established upon a certainty, and made uniform through the United Kingdom for the same fabric of cloth, manufacturers would have confidence to manufacture in periods when the demand decreases, and thereby prevent those great fluctuations which have at different periods affected our trade.

And, therefore, your petitioners humbly pray your honourable House to appoint a select committee to inquire into the practicability of equalizing wages, by a board or boards of trade to be established, or stop this ruinous process by any other means which your honourable House may devise.

And your petitioners will ever pray.

To the Honourable the Commons of the United Kingdom of Great Britain and Ireland, in Parliament assembled.

The humble petition of the undersigned hand-loom cotton weavers and others, of the borough of Bolton, in the county of Lancashire, humbly sheweth,

That your petitioners have been long labouring under very severe privations, resulting from a depression of wages, much below the standard of existence in this country.

That these extensive reductions in our wages have been progressing for a long series of years, and are mainly attributable to a competition, supported on principles as unwise in theory as they have been ruinous in practice; namely, reducing the wages to cover any loss in the market that manufacturers may sustain by underselling each other.

That this source of grievance and oppression has proceeded always, in the first instance, from manufacturers residing at a distance from the market; that, in a short time, the reductions begun in the country extend by consequence to the town; and thus has been effecting a silent process of destruction to the comforts of the weaver.

That these reductions have been making, not because the demand for our labour is diminished; on the contrary, it has been continually increasing, as witness there has been lately a demand in this borough for two thousand weavers more than could be supplied, and yet our wages remain without any advance; that it is notorious that the difficulty of producing goods which we weave is every year increasing.

That, therefore, your petitioners humbly pray your honourable House to appoint a select committee to inquire, if it would not be practicable to appoint a board of manufacturers and weavers, to regulate or equalize wages, as circumstances may occur, and thus to stop this ruinous system, or to adopt any other remedy or relief for our grievances,

which your honourable House may suggest.

And your petitioners will ever pray.

To the Honourable the Commons of the United Kingdom of Great Britain and Ireland, in Parliament assembled.

The humble petition of the boroughreeve, constables, churchwardens, and overseers, and of the clergy, magistrates, and gentry, and the mill-owners, landlords, shopkeepers, owners of cottage property, and others of the borough of Bolton, in the county of Lancaster, sheweth,

That your petitioners commiserate the distress of that numerous body of industrious and well-disposed work-people, employed in this neighbourhood, in the business of hand-loom weaving, and having observed the increased privations to which they are subject, and which are now become almost unparalleled, beg to approach your hon. House, and humbly pray that your hon. House will be pleased to institute an inquiry into their distresses, and the cause thereof, with a view to provide an early and effectual remedy.

And your petitioners will ever pray.

It is thought desirable to have evidence on the following questions.

1st. From shippers, to show that competition in foreign markets is not from foreign manufactures, but from British.

2nd. To prove that as goods are reduced in our markets, foreign powers lay high duties upon them when imported, and thus enrich their treasuries by our labour.

3rd. To prove that unless the hand-loom weavers are protected, a gradual extinction of the business must result, inasmuch as the weaver is now unable to furnish himself with implements necessary to execute his work.

4th. To prove that a very unequal rate of wages is paid.

5th. To show that a board of trade for the equalization of wages is practicable.

6th. To show that the poor-rates would be greatly reduced by affording to the weaver a fair remuneration for his labour.

"THE CURSE OF PAPER-MONEY."

SIR,—If you had not, by the means of your *English Grammar*, done more than any other man living to promote education, in the usual acceptation of the term; and at the same time removed from us the reproach of HUME, that we had not even "a tolerable grammar of our language"; if you had not given to Frenchmen the best grammar for teaching them the *English language*, and to Englishmen the best for teaching them the *French language*; if you had not, in your *Protestant Reformation*, unveiled the hypocrites who figured in that affair of blood and plunder, and shown to all the world the true foundation of our "Church as by law established"; if you had not, by your *Poor Man's Friend*, informed the poor of the extent of their rights, and taught them how to recover and to maintain them, without infringing upon the rights of those above them; if you had performed none of these things, or the numberless others that might be enumerated, but have confined your labours solely to the subject of paper-money, you would still have entitled yourself to be enrolled amongst those who have conferred the greatest benefits not only on their own country, but on the whole human race.

Paper against Gold contains every thing necessary to be known respecting our own affair; but *here* the hold which the "grinders" have upon the people, renders vain all hope of any effort being made to shake them off. The present proceedings in AMERICA, therefore, are of the utmost importance to us; because, as you have observed, the effects of those proceedings must reach us, and finally destroy the most stupendous system of villany that the world ever saw. "The Curse of Paper-Mo-

ney" is a most valuable appendage to your "Paper against Gold": it leaves nothing wanting to complete the hideous picture. But, sir, there is one part which, to me, is peculiarly interesting: I mean that which relates to the paying off of its debt by the Government of AMERICA. If the Government had collected the money from the people in taxes, and had placed that money in its exchequer, the operation might have occasioned some embarrassment to the people; and I do not think that it could have been done; but, at any rate, the returning the money into circulation would have given a stimulus to trade. The course pursued, however, has been very different from this; and a little explanation will show how it is that the paying off of a national debt (a mere chandler's-shop score compared to some others) produces embarrassment and distress amongst the people. The money raised by the Government for the purpose of paying off the debt, has never, it appears, been taken out of circulation at all. It has been received by the Bank, on account of the Government, and *lent out at interest* by the Bank as fast as received. Nay, more: the great quantity of money thus put at the disposal of the Bank, induced it to extend the issues of *paper*, which example all the minor banks followed. So that when the period arrived for paying an instalment upon the debt, the Bank found itself compelled to apply to the Government to obtain a postponement of the payment, upon the ground that the money had been lent to the people (!), and that the calling it in would greatly embarrass the borrowers, and through them the nation at large! This, sir, is one of the prettiest illustrations of the effects of national debts and paper-money that ever came under my notice. You, who know all the principles relating to this great subject, know that the effects *must* be such as are here stated; but it is valuable to have, under the hands and seals of the actors themselves, these details so completely corroborative of the principles you have always maintained. For seven years past the paper-system has been *reeing* along; it has "exhibited all the

symptoms indicating decay"; and the final catastrophe cannot be far distant. That you may live to witness it is the prayer of

A GRATEFUL DISCIPLE.

POOR-LAW LECTURER.

I TAKE the following from the *Bury and Norwich Post*. I wonder if this fellow belongs to BROUGHAM'S "*Useful Knowledge Society*." If this Scotch project be carried into effect, it will, in all probability, be the last act of the present system.

REFORM IN THE POOR-LAWS.

(From a Correspondent.)

Last Wednesday evening Mr. J. H. Elliot, from London, a gentleman of known respectability, delivered a Lecture to the members of the Mechanics' Institute in Norwich, on the above subject, and detailed the plan for reforming the poor-laws, which Ministers intend bringing forward in the present session of Parliament. We have been informed, on very excellent authority, that there is no question as to the correctness of his information, which we have reason to believe has been received directly from one of the Poor-Law Commissioners. The proposed reform is certainly a most sweeping one; but not more sweeping than necessary. If carried into effect, we are strangely mistaken if paupers will not soon be as uncommon as they were fifty years ago, and if the same disgrace will not be attached to receiving parochial allowance, as was once attached to it in the estimation of our rural population. We are happy to find that it comprehends all those essential changes which we have so long contended for, which we were amongst the first to suggest, and without which we are sure no real relief or improvement can ever be experienced. The difficulties with which the subject had always appeared enveloped, in our opinion, disappear before it. Its practicability and efficiency must, we think, appear obvious to every one who has

thought deeply on the matter; and we are sure its necessity cannot be disputed. Should Ministers carry so excellent a measure, they will prove the saviours of their country, as the plan itself has proved that they are well able to grapple with the most complicated questions of political economy.

The lecturer commenced by noticing the article in the *Quarterly Review*, and from which an extract appeared in our last, and said he was much gratified that the subject had been brought before the world on such authority. The poor-laws, he stated, originated with Henry the Eighth, and were soon after extended by Elizabeth; but provision was then only made for the sick, the old, and the infirm; and it was not until the year 1795, in the time of Mr. Pitt, that the plan of reducing wages and making them up out of the parish-rates was introduced. He was quite aware that he should make some rather startling propositions; but the present laws were quite unsuitable to the present age, and instead of promoting the happiness of the greatest number, they had an effect quite the reverse. It was right that there should be such an institution for the relief of indigent persons, as would prevent them from starvation, when not able to support themselves; but it was ordained that man should live by the sweat of his brow, and each was bound to provide for himself when no longer able to work, which would be done if a comfortable asylum in the workhouse did not form part of their expectations. If four hours' labour was enough to obtain food and clothing for the present time, or if four days in the week would do it, the obligation to work the other part of the time was too often forgotten, the labourers calculating that the poor-laws would supply their wants whenever there was a necessity. The treatment in these houses was so good, that one of the Poor-Law Commissioners states that a governor in one of them, which he visited, declared that he never stinted the inmates. They had beer, bread, and meat three times a day. Some of the ale was offered to the Commissioner, who, though a lawyer, re-

marked that it was much better than that which he kept for his own table. They were much better off than the independent country labourers, or the rate-payers out of the house. Many mechanics, after having earned 20s., 25s., or 30s. a week, and supplying their immediate necessities, took the rest for a debauch on the Sunday; knowing that if they were turned out of work to-day, they could go into the workhouse to-morrow. He knew a brickmaker, a person of great skill and activity, who would earn 5*l.* a week, and take out his wife and family on a Sunday in a glass coach, and have a glorious dinner on ducks and green peas; and as soon as he was out of employment, his next move was to the workhouse. Another instance had come under his notice, of a mechanic who was an excellent cutter of stones for columns, and who, from being a very superior hand, frequently earned as much as 2*l.* per day regularly when in employment. He took a portion every week while the work lasted, and at the end of the job had as much as 100*l.* to take. Then followed a regular debauch, which lasted until he was cleaned out, and having no more work, he then took a spell at the workhouse. The same person was now employed in cutting column stones for Canterbury cathedral, where he is now again in the receipt of 2*l.* per day, and in all probability, when his work is done, will again find a comfortable asylum in the workhouse. The present poor-laws gave a single man no chance at all, and it was only men of extraordinary strength who remained single—men who were capable of great exertions alone depending on their own resources, and seeing it prudent to remain single until they had some prospect of an independent livelihood. Out-door relief was another great evil. Multitudes who were in constant employment were known to have received relief of the parish for years. The evil consequences of this practice, according to the Poor-Law Commissioners' Report, were most astounding. The following case, which was not published, had been told him by one of these gentlemen.

In a town in Sussex, fishermen could not be induced to go out at all, because they got as much of the parish as they should have earned by being at the trouble and danger of braving the seas; and the masters were obliged to get people from another parish to do it. The system arose from an interference with the rate of wages: by these means the industrious were mixed up with those who were not so; they caught the infection, and were all made paupers. Many of the agriculturists had absolutely paid off their men, that they might receive them back at reduced wages. Now whether there was or was not a superabundance of labourers, such an interference had a direct tendency to pauperize the whole. He had been lately in conversation with one of the Poor-Law Commissioners, who commenced his inquiry with very strong prepossessions that there was a superabundance of labourers, but he had told him he now felt satisfied that there were not. In many places in England, Irish labourers were employed, while our own were shut up in the workhouse. or out of employment and upon the parish funds, because their own, receiving as much money for playing as working, could not be got to do any thing. In Putney, for instance, the masters said foreigners were worth from 3*s.* to 4*s.* per week more than the parishioners. Upon the whole wages were not lower than it was desirable they should be, for if more money was earned than was necessary for food and clothing in the present low state of morality, extravagance and gross sensuality would be the consequence. A knowledge of domestic arts was almost extinct in the working classes. Although food was increased three-fold, the misery and wretchedness of the working classes had increased also. It was therefore quite necessary to inquire into the cause of this. Poor-laws have had the same effect in other countries, under quite different circumstances. They had been adopted in some of the United States of America, where there was much land and few people, yet the result was just the same; and wherever there was such

a legal provision made for the poor, it had invariably been the case.

A reform in the poor-laws would be one of the first subjects to which the legislature would turn its attention in the present session of Parliament, and from the astounding mass of evils connected with the present system, collected by the Poor-Law Commissioners, if properly supported by the people out of doors, he had no doubt but these evils would be effectually reformed. There was no doubt but the morbid and sickly sensibilities of some would lead them to oppose the plan of Ministers; and it was therefore the duty of the people to examine well the matter, and give all possible support to the Government. It was the duty of the public, on all occasions, to urge them on to the adoption of measures calculated to benefit the country, and he had no doubt but, if thus urged and supported by public opinion, they would do more good than they had done.

The plan which the Government proposed to introduce, was to establish a General Administrative Board in London, and to take the management of the local funds into their own hands by also establishing local boards. Out-door relief would no longer be allowed, and in the workhouses every sort of mismanagement, speculation, and extravagance would be done away with. It was well known that the tradesmen were in the habit of making from ten to twelve per cent. by what they supplied to the parish. The present method of supply was a system of local jobbing, that certain influential individuals secured for themselves or their friends; but the Government would establish paid officers, and it was thought better to employ two or three in a district, and pay them well, rather than have a great number. To maintain the poor, a national rent or tax would be proposed, and there was no reason that the country should not keep all the paupers as well as the army and navy. And in case those persons who lived in villages not now burdened with poor should object; it would be proposed to allow their present rates to remain for four or

five years, at the end of which period, if the plan worked well, they would be obliged to come into the general arrangement. Another important part of the measure would be to abolish altogether the interference of the magistrates, which was found to be very mischievous. The overseers were certainly the best judges of the wants of the poor; but the magistrates had always a strong sympathy with paupers, who were always running to them on every trifling dispute between themselves and the overseers; the consequence was that orders were given to increase their allowances. A shilling or eighteen-pence per week was added to their wages, which was too frequently a full and complete bounty on idleness. He knew a person who received such an allowance that spent 1s. 2d. for snuff. The magistrates too frequently judged of the value of money by their own expenses. He was last night talking on the subject with a Norfolk agriculturist, who told him he never would allow any appeal to go before the magistrates; for he was sure if he had it would have been decided against the parish, and that the evil consequence on the rest of the parish would have been great. Whenever, therefore, any demand of an advance of allowance was made by a pauper he granted it. Mr. Walker, the magistrate of Lambeth, would never interfere in this matter, and the consequence was that paupers were very few there, and the poor-rates low. The Government were also aware that the boundaries of parishes were too small, and they would therefore propose that several should form a district, that there should be a workhouse in each district, and that all indigent persons who required assistance should be at once taken into the house. Suitable provision would be made for the sick, and there would be a strict separation of the sexes. [Not including married couples, we imagine.—Ed]. Workhouses would not be allowed to be warrens for breeding paupers, nor would they any longer be places of comfort for the idle, to which they would be glad to resort and to invite their friends. It was

not to be supposed that the blanket should be torn from the woman who had been provident, and given to warm her who had been inconsiderate or profligate; the last comfort must not be swept away from an industrious family to accommodate the inmates of a work-house. It was also thought proper to establish a uniform national dietary throughout the kingdom. The work-house must be a place that no one would remain in a day longer than could be avoided. It must not be a place where the inmates can eat meat and drink ale, while those who had to support it are drinking water and eating potatoes. It had been shown that while the independent hard-working labourer obtained only 122 oz. of food per week, the soldier obtained 168, the able-bodied pauper 151, the suspected thief from 181 to 203, the convicted thief 239, and the transported thief 330, or that the latter had as much in one year as the honest hard-working labourer in three. It had frequently happened that the latter had written to their friends to come over to them, for that they never were so well off in their lives. [This is not now the case.—EDITOR.] Workhouses would be better than prisons, but they would no longer be palaces for the encouragement of idleness. In the Liverpool workhouse the effects of proper discipline had been very obvious; there a good system of management had been introduced. Whenever it happened that there was nothing to do the house was full, but as soon as a cart-load of junk (old rope to be pulled into oakum) arrived, it was a signal for them to be off. It was also intended to abolish the law of settlement. It was exceedingly absurd to spend 50*l.* to ascertain what poor house a pauper should be maintained in. These changes would encourage the free circulation of labour. Labourers would no longer be confined to the narrow boundaries of a parish, or refuse work at a few miles distance from home. He recollected that the labourers in Snettisham, in this county, a few years since, had an opportunity of getting work in Marshland. Several of them went at first and earned 16*s.* a week, but

they soon grew tired of it, and would no longer work out of their own parish. A young man in the same village was offered a situation in London as a porter, but he would not accept of it, because he might lose his parish. In Northampton, there were 100 men in the work-house, and 100 Irish labourers were now employed where the Northampton men might have been: but by the law of settlement they knew the parish was bound to keep them, and they therefore refused to go out for the employment because it was twenty miles distant. The bastardy law also required, and would doubtless undergo revision. A case had been reported from Swaffham, of a woman who had seven illegitimate children receiving 2*s.* a week with each, while a widow with the same number of legitimate children would have received 4*s.* or 5*s.* less.

When these alterations were made, the Government would prove the disputed point as to whether there was or was not a superabundance of labourers. If this should be the case, an extensive scheme of emigration would be encouraged, by which the surplus labourers would be drawn off. It was found, upon a careful calculation, that the eight millions of money which the management of the poor now cost annually, would actually depopulate the country in a few years, and a sixth part of it would enable them to drain off such a quantity of young persons as would totally prevent any increase of young persons, and leave the country without another generation. It was not their purpose to keep down the working people, but to raise them to that equality of independence and happiness amongst their fellows, to which, he contended, they were entitled. He was quite aware that these propositions would be startling to many, and fault would be found with them on the account of their not leaning more to what was falsely called charity. But in injudicious charities we frequently defeated our own objects. In 1832 no less than 800,000*l.* was spent in private charities, in addition to the above eight millions; but it was very questionable whether

they had not done more harm than good. It turned the regular course of things into new channels; people seldom thought of providing themselves with that which they could obtain of a charity, and small tradesmen were generally sufferers. The owners of houses perhaps reaped the advantage, and the keepers of the modern palaces called gin-shops. In the town of Bedford there were most stupendous revenues for different charities. They at one time amounted to 12,000*l.* a year, and, when a building now going on was completed, there would be no less than 14,000*l.* a year available for the purposes of charity. There were certain sums for binding out poor children apprentices, and as much as 30*l.* was giving to a young woman when she married, and the poor had coals given them; but after all the poor-rates in this place amounted to from 2,000*l.* to 3,000*l.* a year. The charity which was enjoined upon us in the Bible was not to do evil to our fellow-creatures but to do good. This reform was necessary, not so much for the sum of money which the poor-laws took from the country, for this was but a small part of the evil connected with them, but for the pauperism, degradation, misery, and immorality which it brought upon the working people themselves. This eloquent and admirable lecture ended by a powerful appeal to his audience to support by all their influence the Ministers in carrying the present measures. The lecturer sat down amidst loud and hearty cheers.

MALT-TAX.

SIR WILLIAM INGILBY brought forward his motion on this subject last night, which was not for a total repeal of the tax, but for the House to resolve itself into a committee, "for the purpose of taking into consideration the propriety of reducing, or wholly repealing, the duty on malt." The motion was lost by a majority of 101.

There being for the motion .. 170

Against it 271

From the LONDON GAZETTE,

FRIDAY, FEBRUARY 21, 1834.

INSOLVENT.

BARBER, W., York, shoemaker.

BANKRUPTCIES ENLARGED.

DALY, P., Liverpool, bricklayer.

FOSTER, W., Liverpool, tailor.

BANKRUPTS.

BAILEY, W. W., Quarndon, Derbyshire, commission-agent.

HANSEN, L. P. C., Clink-street, Southwark, and Albany-road, Camberwell, coal-merchant.

ROMANIS, J., Gracechurch-street, hosier.

WHALLEY, J., Lockwood, Yorkshire, grocer.

WILLINS, J., Warwick, broker.

UPTON, G., Boroughbridge, Yorkshire, scrivener.

SCOTCH SEQUESTRATIONS.

HAMILTON, J., Edinburgh, bookseller.

SPANKIE, J., Dundee, merchant.

TUESDAY, FEB. 25, 1834.

INSOLVENT.

PAYNE, S., Quebec-st., Marylebone, horse-dealer.

BANKRUPTCY ANNULLED.

GERARD, C., Salford, Lancashire, cotton-spinner.

BANKRUPTS.

ATKINSON, R., Huddersfield, woollen cloth-manufacturer.

BETTS, T., Charles-street, Grosvenor-square, upholsterer.

HAYWARD, J. Queen Ann-street, Portland-place, and Cumberland-mews, Regent's-park, builder.

HEALE, R., Mincing-lane, City, wholesale-grocer.

SAMUEL, M., Liverpool, merchant.

SHAW, T., Charlsworth, Derbyshire, cotton-spinner.

WATTS, G. F., Bath and Bathampton, money-scrivener.

WHITE, J. and G., Kentish-town, coach-proprietors.

LONDON MARKETS.

MARK-LANE, CORN-EXCHANGE, Feb. 24.—The supplies of Wheat from the home counties fresh up to this morning's market, have been liberal; which, added to the parcels left over from last week, caused the stands to be well filled. The condition of the samples exhibited proofs of amendment, though many still

huddled rough. The millers bought sparingly the better descriptions at the rates of last Monday, but all other sorts hung on hand at a decline of fully 1s. per qr. from the quotations of last week. Kubauka Wheat was held at improving rates, owing to the demand for Lisbon, the Portuguese Government having allowed the admission of 30,000 qrs. of hard Wheat, and 12,000 do. of soft.

Barley was in moderate supply, and selected parcels were taken rather more freely off hand at last week's prices. Secondary qualities, as well as distilling and grinding sorts were very difficult of disposal, and prices nominal.

Malt extremely dull. The extensive supply of Oats from England, Scotland, and Ireland, has completely depressed the trade, and sales to any extent could not be effected, unless at a decline of 6d. 1s. per quarter from last Monday.

Beans were difficult of disposal, and for peas of any description there was little or no demand, but prices of both articles remained unaltered.

The Flour trade ruled extremely dull, and where the sale of ship qualities was pressed, a decline of 1s. per sack was submitted to.

Wheat.....	50s. to 58s.
Rye.....	—s. to —s.
Barley.....	23s. to 25s.
— fine.....	28s. to 31s.
Peas, White.....	—s. to —s.
— Boilers.....	33s. to 38s.
— Grey.....	30s. to 32s.
Beans, Small.....	33s. to 37s.
— Tick.....	28s. to 33s.
Oats, Potato.....	22s. to 23s.
— Feed.....	17s. to 20s.
Flour, per sack.....	43s. to 48s.

PROVISIONS.

Pork, India, new....	95s. to 100s.
— Mess, new ...	55s. to 57s. per barl.
Butter, Belfast ...	80s. to 83s. per cwt.
— Carlow	80s. to 87s.
— Cork	70s. to 75s.
— Limerick ..	70s. to —s.
— Waterford..	70s. to 76s.
— Dublin	66s. to —s.

SMITHFIELD, February 24.

This day's supply of Sheep and Beasts was moderately good, both as to numbers and quality: its supply of Lambs, Calves, and Porkers but limited. Trade was, with each kind of meat, exceedingly dull, at barely Friday's prices.

Full three-fifths of the beasts appeared to consist of about equal numbers of short-horns, Scots, Devons, and Welsh runts; the remaining fifth of about equal numbers of Herefords, Irish beasts, and Town's-end Cows, about 40 Sussex beasts, a few Staffords, &c.

About a moiety of the Sheep were South-Downs, about a fourth new Leicesters, in

about equal numbers of the South-Down and white-faced crosses; and the remaining fourth of about equal numbers of Kents, Kentish half-breds, and old Leicesters, with a few pens of old Lincolns, Dorsets, horned and polled Norfolks, black-faced Berkshires, horned and polled Scotch and Welsh Sheep, &c.

About 1,730 of the Beasts, chiefly consisting of about equal numbers of short-horns, Scots, and Devons, with a few Norfolk home-breds, and Welsh runts, were from Norfolk, Suffolk, Essex, and Cambridgeshire; about 450, chiefly short-horns, with a few Herefords, Devons, Welsh runts, and Irish beasts, from Lincolnshire, Leicestershire, and others of our northern grazing districts; about 200, chiefly Devons and Welsh runts, from our midland and western districts; about 60 from Kent, Sussex, and Surrey; and most of the remainder, including the Town's-end Cows, from the stall-feeders, &c., near London.

The Lambs, which only consisted of a few pens, were chiefly Dorsets.

MARK-LANE.—Friday, Feb. 28.

The arrivals this week are moderate. The market dull at the prices of Monday.

The prices of malt are from 50s. to 58s. the quarter.

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	Fri.	Sat.	Mon.	Tues.	Wed.	Thur.
3 per Cent. } Cons. Ann. }	90 $\frac{1}{2}$	90 $\frac{1}{2}$	90 $\frac{1}{2}$	89 $\frac{1}{2}$	89 $\frac{1}{2}$	90 $\frac{1}{2}$

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8. MARTENS'S LAW OF NATIONS.—This is the Book which was the foundation of all the knowledge that I have ever possessed relative to public law. The Price is 17s., and the manner of its execution is I think, such as to make it fit for the Library of any Gentleman.

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THOMAS RICHARDSON.

West Hendon House, near Sunderland.

1st Month, 10th, 1834.

I can subscribe to a similar testimonial, after having tried several other trusses without experiencing its complete prevention.

THOMAS EDMONDS.

Wycombe, Bucks.

1st Month, 21st, 1834.

Sir,—I have been wearing trusses of different kinds for the last thirty years, but never found one of them to keep up the rupture effectually, until thirteen months since I purchased one of your patent: and, although my rupture came down in a most frightful manner then, it has never come down since, nor have I scarcely the appearance of ever having had such a complaint. At my age, 77 years, I do not intend leaving off wearing a truss, and I know too well the importance of your ingenious contrivance to keep the world in ignorance of it.

JAMES SHARE, Commander, R. N.

19, Bury-street, Bloomsbury,

28th May, 1832.

Colonel Francklin informs those who have ruptures, that he has been wearing trusses thirty years, and he never met with but one individual who was master of the complaint. He has likewise an elder brother, a Colonel in the Honourable East India Company's service, who has worn a similar kind of truss for many years, who can say the same. Mr. Coles of Charing-cross, is the individual alluded to.

Blackheath, July 16th, 1832.

Sir,—Having the misfortune to rupture myself several years ago, I purchased one of Salmon's self-adjusting Trusses, which, although it afforded me considerable relief, did not entirely keep the rupture in its place, particularly when I had to stand for any length of time. I felt a disagreeable gnawing pain, attended with a bearing down of the hernia, so that I was frequently unable to wear the truss. In mentioning to a friend what I had suffered, he strongly advised me to try one of your patent, which I did, and found to my great comfort, that it kept up the rupture effectually, without producing any of those painful sensations which I had endured while wearing the ball and socket truss, and I can now stand or walk for hours together without the least pain or inconvenience, in fact, as

well as though I had never been ruptured. I send you this statement to make what use of it you please.

I am, sir, your obedient servant,
WILLIAM MATTHEWS,
Quarter-Master, Royal Artillery.

Woolwich, Sept. 12th, 1832.

A gentleman at Lloyd's Coffee House has also sent Mr. Coles a similar testimonial of his case, which had been of thirty years' standing.

Sir,—While serving the office of first lieutenant of a line-of-battle ship off Toulon, in 1809, I had the misfortune, through extreme fatigue, to bring on a rupture. Since that period I have tried every description of truss which came to my knowledge, but I never succeeded in supporting the hernia effectually until 1831, when I purchased two of your Patent Trusses; and it is but justice to own that no descent has occurred since I have worn them, and I freely give you liberty to publish this testimonial in favour of your excellent invention.

I am, sir, yours obediently,
J. P. BAKER, Commander, R. N.
23, Duke-street, Manchester-square,
Oct. 17, 1832.

Sir,—Seven years ago I applied to you to stop a rupture, which I have laboured under upwards of fifty years, which was as large as a man's head, which you accomplished with apparent ease, when no person that I had previously consulted, was able to stop it a single day. I am now 86, and am entirely free from any external appearance of the complaint. My object in writing this testimonial, is, not merely to express my gratitude for the services you have rendered me, but to guard my fellow sufferers against the use of imperfect trusses.

GEORGE CARPENTER.

24, Regent-street,
21st October, 1832.

A surgeon of the R. N., about 60 years of age, who had been wearing trusses of several different kinds, employed one of Coles's manufacture, and ere he had half worn it out, threw it aside, and left his trusses in London, while he made a tour on the continent. Being at sea and exposed to severe weather, a sea sickness brought on the complaint, and he was compelled a second time to wear his truss, and after wearing it about twelve months, has again been perfectly cured, and does not wear a truss.

Sir Astley Cooper knows a case which had been getting worse for thirty years, and which had escaped a hundred times a day, and does not escape from Coles's Truss.

Sir,—In November last I purchased one of your Patent Trusses. I was then suffering severely from a hernia of thirty-six years' standing, which has escaped from my truss

twenty or thirty times in a day. I am now happy to state, that it never escaped from your truss: and I have no hesitation in pronouncing it to be of more value, when compared with any truss I had previously worn, than gold when compared with silver.

I am, Sir, your obedient servant,
WILLIAM MINTRAM.

No. 7, Burlington Arcade,
July 12th, 1833.

COLONEL GREEN hesitates not to acknowledge, that the trusses furnished to him by Mr. Coles have effectually put a stop to his malady. He cannot say that of any other truss which he has worn for the last thirty years.

No. 3, Windham-place, Montagu-square,
August 27th, 1833.

Sir,—Having worn trusses for twenty years, and suffered the most excruciating pain of strangulated hernia, which occurred while wearing my truss, and, without a doubt, should have lost my life, but for the great skill and attention paid me by Mr. Mayo in the operation. And, notwithstanding I had the best medical aid, and, as I supposed, the best trusses that could be procured, my rupture continually increased, and escaped from every truss that I had employed, until I had yours; and am happy to state, that I now feel perfectly comfortable, and more secure, under every position of the body, than at any period, either before or since I underwent the operation.

I am, Sir, with gratitude, yours, &c.,
JOHN QUICK.

No. 70, Great Titchfield-street, Marylebone,
June 14th, 1833.

Sir,—About twelve months since I purchased one of your Patent Trusses for my father, Lieutenant Munro, who has worn trusses thirty years, and such is the estimation in which your truss is held by him, that he would not part with it for the value of all the trusses he had previously worn.

I am, Sir,
your very humble servant,

A. T. MUNRO,
Lieut. and Adjut. Royal Horse Guards.
Tain, 21st Sept. 1833.

John Borthwick Gilchrist, Esq. has published his case. He had been a great sufferer for many years from rupture, and he says that none of the Truss-makers in Germany, Belgium, France, Switzerland, nor in England, except Mr. Coles, ever made him an efficient truss, whose professional abilities, he adds, combined with his truly scientific discovery justly entitles him to universal confidence.—See *Doctor*, No. 69.

* Read the case of William Cobbett, Esq. published in Boyle's "Court Guide" for Jan. 1833—4.

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